



Take out the guesswork

Consider GoalMaker

Get going today! If you're ready to enroll in GoalMaker or need more information about this asset allocation program, log in to prudential.com/online/retirement, or call **877-PRU-2100 (877-778-2100)**.



Want more information on how to plan for a more secure retirement?

Visit preparewithpru.com

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Prudential
Bring Your Challenges®

Prudential Retirement offers tools to help you invest for retirement

Choosing your investment mix is one of the most important steps you can take to help prepare for retirement. But some people need help making those investment decisions.

That's why there's GoalMaker®, an easy-to-use optional asset allocation program, available through City of El Paso 457(b) Plan .

GoalMaker helps take the guesswork out of choosing an investment mix. Just answer a few simple questions, and GoalMaker can help you realize the benefits of two important investment strategies: asset allocation and diversification.¹

Asset allocation involves investing in several funds from different asset categories—such as stable value,² fixed income³ and stock/equity⁴—in an effort to help manage investment risk.

Diversification takes asset allocation one step further by spreading your money within each asset class among many investments in that category. Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

¹ All investing involves various risks, such as fixed income (interest rate), default, small cap, international and sector—including the possible loss of principal.

² Stable value investments emphasize safety of principal, while seeking income and liquidity.

³ Fixed income investments are debt instruments issued by corporations or governments. In exchange for an investor's money, the issuer promises to repay the money at a specified date in the future and to make periodic interest payments. Fixed income investment mutual funds are subject to interest rate risk; their value will decline as interest rates rise.

⁴ Stocks/equities represent shares of ownership in a corporation.

GoalMaker is as easy as 1, 2, 3.

1

Determine your investor style, including how comfortable you are with short-term swings in the market.

Aggressive investors

generally seek to maximize investment returns and can tolerate substantial market fluctuations

Moderate investors

are generally willing to sacrifice safety of principal for potentially greater returns and can tolerate modest market fluctuations

Conservative investors

are generally concerned about short-term ups and downs in the market and want to minimize risk and maintain principal

2

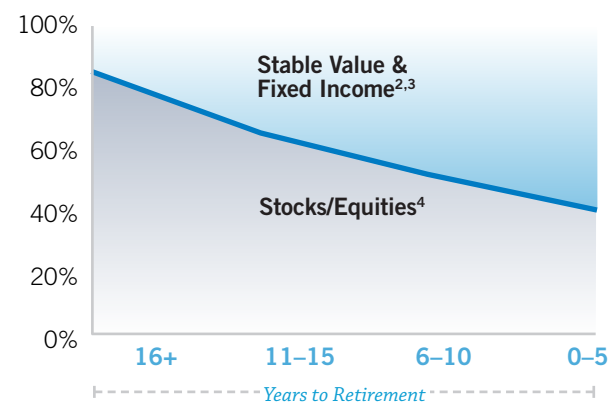
Confirm your years to retirement.

Years to Retirement

16+
11–15
6–10
0–5

3

Based on your years to retirement and investor style, GoalMaker will offer you a model portfolio made up of investments in your retirement program. The percentage allocations by asset class were developed by Morningstar Investment Management LLC, a respected industry leader.



This hypothetical example shows how the number of years to a moderate investor's target retirement date will impact the mix of investments in the model portfolio. Plus, if you choose the optional Age Adjustment feature, your allocations will grow more conservative as retirement nears—automatically.

With Automatic Rebalancing, your account will be rebalanced on a periodic basis to ensure that it matches your original GoalMaker portfolio.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.